

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

In re:

KENNETH P ROBENAULT  
DONNA M ROBENAULT  
Debtor(s)

Case No. 18-16451-PMM

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/27/2018.
- 2) The plan was confirmed on 09/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/06/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,137.50.
- 10) Amount of unsecured claims discharged without full payment: \$187,528.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$158,417.19
Less amount refunded to debtor	\$1,130.72

**NET RECEIPTS:** **\$157,286.47**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$13,460.14
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$13,460.14**

Attorney fees paid and disclosed by debtor: \$2,690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
5 STAR BANK/WYOMING	Secured	42,666.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	2,529.00	12,397.72	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	12,212.46	13,789.58	13,789.58	13,789.58	0.00
BANK OF AMERICA NA	Unsecured	9,200.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	464.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	2,988.00	3,341.52	3,341.52	3,341.52	0.00
CAPITAL ONE NA	Unsecured	NA	2,183.49	2,183.49	2,183.49	0.00
CAPITAL ONE NA	Unsecured	1,818.00	1,661.39	1,661.39	1,661.39	0.00
CHASE BANK USA NA	Unsecured	9,054.88	9,217.71	9,217.71	9,217.71	0.00
CHASE BANK USA NA	Unsecured	7,771.56	NA	NA	0.00	0.00
CITIBANK	Unsecured	13,429.00	NA	NA	0.00	0.00
COMENITY CAPITAL / BOSCOVS	Unsecured	5,902.67	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/THE	Unsecured	234.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/ZALE	Unsecured	5,424.98	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,376.96	7,779.01	7,779.01	7,779.01	0.00
DISCOVER BANK	Unsecured	6,642.76	7,184.35	7,184.35	7,184.35	0.00
DSNB MACYS	Unsecured	3,068.00	NA	NA	0.00	0.00
HOME DEPOT CBNA	Unsecured	2,815.00	NA	NA	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Unsecured	NA	79.78	79.78	79.78	0.00
KEYSTONE COLLECTIONS GROUP	Unsecured	NA	79.78	79.78	79.78	0.00
KEYSTONE COLLECTIONS GROUP	Unsecured	NA	920.92	920.92	920.92	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	920.92	920.92	920.92	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	920.92	920.92	920.92	0.00
KEYSTONE COLLECTIONS GROUP	Priority	4,113.50	1,137.59	1,137.59	1,137.59	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	1,137.41	1,137.41	1,137.41	0.00
KIA MOTOR FINANCE-RETAIL	Unsecured	625.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	11,501.00	10,283.99	10,283.99	10,283.99	0.00
LVNV FUNDING LLC	Unsecured	3,663.00	3,720.26	3,720.26	3,720.26	0.00
MAY M RUBENAULT	Unsecured	74,943.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	14,740.84	NA	NA	0.00	0.00
PNC BANK	Secured	69,029.00	67,167.97	645.69	645.69	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	14,458.09	14,458.09	14,458.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,942.00	3,586.08	3,586.08	3,586.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	10,410.79	11,257.26	11,257.26	11,257.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,157.79	5,254.02	5,254.02	5,254.02	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,326.33	1,432.01	1,432.01	1,432.01	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	949.00	1,083.40	1,083.40	1,083.40	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,349.96	1,097.16	1,097.16	1,097.16	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,696.66	2,857.92	2,857.92	2,857.92	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,044.00	2,633.44	2,633.44	2,633.44	0.00
SEARS /CBNA	Unsecured	881.00	NA	NA	0.00	0.00
SHELL/CITIBANK CBNA	Unsecured	500.00	NA	NA	0.00	0.00
SYNCB/AMAZON	Unsecured	5,126.79	NA	NA	0.00	0.00
SYNCB/AMERICAN EAGLE	Unsecured	3,911.32	NA	NA	0.00	0.00
SYNCB/GAP	Unsecured	6,780.47	NA	NA	0.00	0.00
SYNCB/JCPENNEY	Unsecured	7,804.51	NA	NA	0.00	0.00
SYNCB/SAMS CLUB	Unsecured	18,250.61	NA	NA	0.00	0.00
SYNCB/TOYSRUS	Unsecured	5,656.02	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	9,706.93	9,706.93	9,706.93	0.00
TD BANK USA NA	Unsecured	4,568.17	5,421.05	5,421.05	5,421.05	0.00
UNITED STATES TREASURY (IRS)	Priority	19,881.01	15,435.25	15,435.25	15,435.25	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	4,163.71	4,163.71	4,163.71	0.00
WELLS FARGO BANK NA	Secured	266,411.00	259,624.68	435.70	435.70	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,081.39	\$1,081.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,081.39</b>	<b>\$1,081.39</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$19,552.09	\$19,552.09	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$19,552.09</b>	<b>\$19,552.09</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$123,192.85</b>	<b>\$123,192.85</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$13,460.14</u>
Disbursements to Creditors	<u>\$143,826.33</u>

**TOTAL DISBURSEMENTS :** **\$157,286.47**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/11/2023

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.